GRAPEVINE
VISITACION·VALLEY

NUMBER 206 SERVING OUR COMMUNITY SEPTEMBER 2003

Festive Grand Opening for John King Child Center

Many guests attended the grand opening of the John King Child and Family Developmental Center on Aug. 1.

More than a year after the John King Senior Community officially opened its doors, the new John King Child and Family Development Center located on the premises at 500 Raymond Ave. celebrated its grand opening Aug. 1 with a gala celebration.

Susan Shelton, Children's Programs Director who welcomed guests to the event, expressed special thanks to Brenda Lopez, former Visitacion Valley Community Center (VVCC) Children's Programs Director, whose vision and dedication was pivotal to the success of the VVCC Childrens Programs expansion project.

The Panda Bears Class from VVCC's 103 Tucker Avenue site, under the direction of Randy Tanksley, performed two songs – *The More We Get Together* and then *The Train Song* in Chinese – to the delight of the attendees, which included many of the organization's donors, representatives of elected officials, parents, volunteers, neighbors and VVCC Board members.

Irene Chan, Assistant Children's Programs Director, introduced both the VVCC and Children's Programs staff members who were present, including Sharon Lau, site supervisor for the new center.

Operated by VVCC's Children's Programs, the John King Child and Family Development Center will serve infants, toddlers and preschoolers with a high quality, developmentally, educationally and culturally appropriate program. The Center will also be linked to a number of supportive services and programs that enhance and assist children and families in the surrounding community, such as the Family Resource Center, the Visitacion Valley Community Beacon Center, several food distribution programs, and Adult ESL and Citizenship classes.

Advice on Protecting Your Family from Medical Mistakes

The Institute of Medicine has reported that each year as many as 98,000 people die due to medical errors. And an additional 90,000 patients die annually from infections contracted during a stay in a hospital, according to the federal Centers for Disease Control and Prevention. How do you protect yourself and your family from ending up as one of these statistics?

Dr. John Connolly, author of America's Top Doctors, a guide to nearly 4,700 of the nation's top medical specialists, recommends the following:

First, make certain you select only the best-and that means board certification as a minimum when choosing a physician. "Do not," he emphasizes, "just take a friend's recommendation or pick a name from a health plan directory, an ad, or a phone book."

Second, check out any physician you are considering to be sure they do not have any sanctions against them. He outlines a simple process for this in America's Top Doctors.

Lastly, if you are hospitalized, have someone with you at all times. That person, or you if you are able, must know who is administering drugs to you or performing any procedure on you. "Know who is doing what to you at all times," he recommends. *NAPS*

Assessment System to Track Students' Skills

How is your child doing at school?

That is a question the states and the nation are trying to answer as schools strive to meet the No Child Left Behind Act's strict accountability mandates. To answer it, teachers need more accurate and timely methods of tracking students' discrete skills and academic progress. They seek better strategies for bridging the inevitable learning gaps. Administrators are looking for ways to lessen the academic disparities between disadvantaged students and their peers. And they all need hard data to handle the comprehensive reporting required by No Child Left Behind.

These are tall orders to fill, especially in times of shrinking budgets and teacher shortages. Increasingly, schools and districts are turning to state-of-the art data collection and assessment systems. Those, such as Curriculum Designer(tm), Skills Connection(tm), Classroom Wizard(tm) ParSystem 5.0 and Performance Series(tm), all developed by Scantron Corporation, are reported to work together or in various combinations to update or realign curricula with national and state standards, evaluate skills, measure academic gains, aggregate data and report results with a minimum of time and effort.

In some cases, even a single solution can make a huge difference. One Florida principal says the use of Performance Series alone has provided his school invaluable data.

See Page 3

Debut of Visitacion Valley Clubhouse

After months of construction, the new Visitacion Valley Clubhouse on Leland Avenue at Cora Street is a finally a reality, complimenting the recently renovated Visitacion Valley Playground.

Higher Reading Scores For VVMS Students

Students at Visitacion Valley Middle School (VVMS) improved their reading skills by 10 percent over the last school year, according to results from recent testing. VVMS now has 55 percent of its student body reading in a category above the basic national average, up nearly 20 percent from results in 1998.

"From little acorns, big trees grow," said VVMS Principal James Dierke, who attributes the schools dedicated staff and the VVMS-housed Community Beacon Center in motivating students to achieve the improvement.

FTC Warns Consumers of Scammers Charging for 'Do Not Call' Registration

National advertisements urging consumers to call 1-800-DONOTCALL and pay a $2.95 fee to sign up for the *National Do Not Call Registry* have prompted the Federal Trade Commission to issue a warning to consumers not to be duped. Consumers calling this commercial number are connected for a $2.95 fee to the FTC's Do Not Call sign-up system. Connecting to the FTC's free sign-up through this commercial number takes approximately seven minutes. Signing up through the official national Do Not Call phone line or online site is free and takes less than two minutes.

The FTC reminds consumers that they may put their telephone numbers on the National Do Not Call registry for free by calling 1-888-382-1222, or by signing up at the Do Not Call Web site, www.donotcall.gov.

New Test Screens For West Nile Virus

After last summer's outbreak of West Nile virus, we know mosquitoes are responsible for more than just irritating bites. More than 4,000 people in the United States were infected, resulting in 277 deaths. This year, the country is better prepared to deal with the deadly, mosquito-borne virus, which causes flu-like symptoms in about 20 percent of those infected and can cause life-threatening illness in about one in 150. While the majority of West Nile infections are spread by insects, primarily mosquitoes, scientists confirmed last year that the virus can also be spread through blood transfusions and organ transplants.

Since most people infected with West Nile virus have no symptoms, the U.S. government determined in 2002 that a blood-screening test is needed to screen all donated blood for the virus before it is transfused into patients.

Health officials met with makers of these blood-screening tests and asked them to develop a test by July 1, 2003, the estimated start of this year's West Nile season. Even before the ambitious deadline, Chiron Corporation and Gen-Probe made a test available-the Procleix West Nile Virus Assay.

"We were able to develop this new test in just nine months-half the normal time," said Jack Goldstein, president of Chiron Blood Testing, "and we were able to do it in advance of the July 1 deadline, thanks to the superb cooperation of the FDA and fellow members of the blood banking community working together to prevent transfusion-transmitted disease and save lives."

More than 80 percent of U.S. blood donations will be screened for West Nile virus using the new Procleix test. The Procleix West Nile test is based on an advanced technology already approved by the FDA to screen donated blood for HIV and hepatitis C. This test is able to detect very low levels of a virus in blood, meaning it can identify infected blood even if the blood donor has been very recently infected.

According to America's Blood Centers, blood is needed somewhere in the country every three seconds, so having a test available now that can screen for West Nile virus quickly and effectively is key to maintaining the availability and safety of America's blood supply. *NAPS*

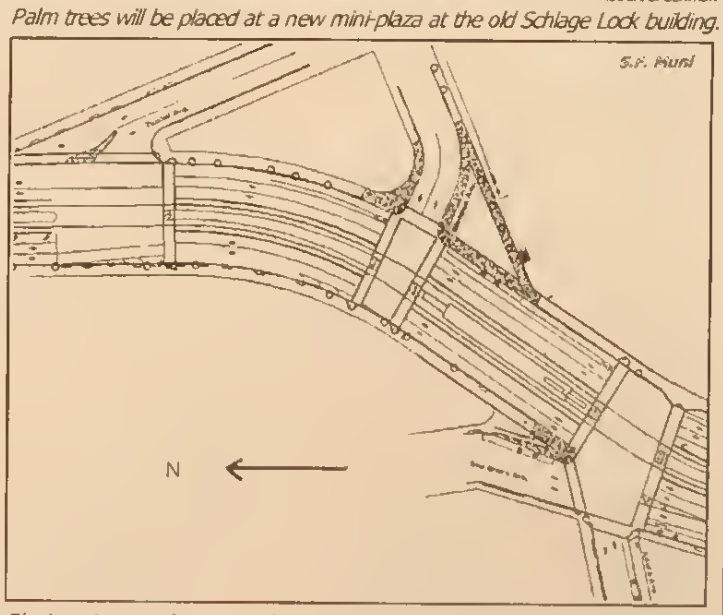
Mayoral Candidates to Discuss Children's Issues

A Mayoral Candidate Forum on children's issues will be held on Thursday, Sept. 4 from 7 to 9 p.m. at the State Building Auditorium at 455 Golden Gate Ave. Several mayoral candidates will be present to discuss their views on how to make San Francisco a more family friendly city with healthcare, childcare, parks, schools, housing and safety issues.

Saving the Bayshore Palm Trees

Robert L. Lehman

Palm trees will be placed at a new mini-plaza at the old Schlage Lock building.



Blanken Avenue (top center) will bend north to meet Bayshore Boulevard.

During the summer, the initial step was completed in saving palm trees located at the corner of Blanken Avenue and Bayshore Boulevard.

Along with the current Third Street Light Rail construction, a new configuration will soon have Blanken meeting Bayshore at a right angle, necessitating the trees being temporarily removed to storage until later placement about 30 feet away in a new triangular plaza to be built adjacent to the old Schlage Lock building.

Grapevine Mailbox

The Tiny Frogs

These following words of wisdom came through the Internet.

There once was a bunch of tiny frogs who arranged a running competition. The goal was to reach the top of a very high tower.

A big crowd had gathered around the tower to see the race and cheer on the contestants.

The race began...Honestly, no one in the crowd really believed that the tiny frogs would reach the top of the tower. You heard statements such as: "Oh, way too difficult!! They will never make it to the top." or: "Not a chance that they will succeed. The tower is too high!"

The tiny frogs began collapsing – one by one – except for those who in a fresh tempo were climbing higher and higher.

The crowd continued to yell, "It is too difficult! No one will make it!"

More tiny frogs got tired and gave up. But one continued higher and higher and higher. This one wouldn't give up!

At the end everyone else had given up climbing the tower. Except for the one tiny frog who after a big effort was the only one who reached the top!

Then all of the other tiny frogs naturally wanted to know how this one frog managed to do it?

A contestant asked the tiny frog how the one who succeeded had found the strength to reach the goal?

It turned out that the winner was deaf!

The wisdom of this story is: Never listen to other people's tendencies to be negative or pessimistic, because they take your most wonderful dreams and wishes away from you. The ones you have in your heart!

Always think of the power words have because everything you hear and read will affect your actions! What you listen to, the books you read, and the people you associate with this year, will affect where you will be next year!

Therefore: always be positive! And above all: be deaf when people tell you that you cannot fulfil your dreams!

Always think: I can do this!

Important SARS Facts

Earlier this year, a new disease called SARS (Severe Acute Respiratory Syndrome) emerged first in China and then spread to other parts of the world, including the United States and Canada. Scientists turned their attention to studying the disease. They learned a lot very quickly. Here are important facts that have emerged about SARS.

What is SARS?

SARS is a respiratory illness that scientists at CDC and around the world believe is caused by a new virus in a family of viruses called "coronavirus."

What are its symptoms?

Illness generally begins with a fever of more than 100.4 degrees, and may be followed by a headache, general discomfort, and body aches. After two to seven days, SARS patients may develop a dry cough and have trouble breathing.

How is it spread?

SARS seems to be spread through close contact. Most cases have occurred among people who cared for or lived with someone with SARS. The disease also may be spread by touching people or objects that are contaminated with infectious droplets and then touching your eyes, nose or mouth. Scientists are working to discover other ways SARS may be spread.

How can I protect myself?

*CDC issues specific travel advice on its Web site, but the basic rule is: Don't travel to areas where SARS is spreading. People who must travel to such areas should take preventive precautions such as avoiding particular settings or situations.

*Wash your hands. As with many infectious diseases, washing your hands often with soap and water is important to preventing illness. If you don't have soap and water, use alcohol-based hand rubs.

*Practice good personal hygiene. Cover your nose and mouth when sneezing or coughing.

*Avoid touching your eyes, nose and mouth. If necessary, wash your hands before touching them.

Shun Viruses, Not People

Remember that preventing the spread of the disease means taking steps against viruses, not people.

"Diseases are caused by viruses. There are sensible and important things that can be done to prevent the spread of disease. As citizens of the global community, we need to respond in the most constructive and supportive way possible, because we are all in this together," says Dr. Julie Gerberding, CDC director.

For more information about SARS and other infectious diseases or health issues, visit www.cdc.gov. *NAPS*

A Community Response to Gang Violence

by CA Attorney General Bill Lockyer

Gang violence is widespread, dangerous and deadly in many California communities. Last year, 653 people were killed in Los Angeles alone, an 11 percent increase primarily attributed to gang violence, according to the Los Angeles Police Department.

Gang violence can erupt at any time or any place — and the victims are not always the desired target. Over the course of just a few days last May, an 18-year-old man was fatally shot while playing basketball with friends at a Rohnert Park playground; a 16- and 17-year-old were killed by two gunmen in South Los Angeles; a 16-year-old girl was shot dead in front of her house in Sun Valley; and a mother and her 4 year-old daughter were seriously injured in Dinuba when someone fired a shotgun into their bedroom window. All these incidents are suspected of being gang-related.

Whether you are a parent, educator, member of law enforcement, youth or concerned community member, you can help stem future gang violence in your community. The key is to refuse to wait for violence to occur before doing something.

My office has just released our newest edition of "Gangs: A Community Response," revised and updated by Al Valdez, an investigator for the Orange County District Attorney's Office and a nationally recognized expert on gangs. This publication will help you identify types of gangs, signs of gang involvement and some strategies to prevent and decrease gang activity in your community.

Perhaps the most critical role for parents is to carefully watch what is happening in their own homes. Signs that a child may be involved in a gang may include decline in grades, change of friends, truancy, keeping late hours, alcohol and other drug use, having large sums of money or expensive items which cannot be explained, glamorizing gangs and developing major attitude problems with parents and other authority figures. Other signs of gang membership can include the presence of gang graffiti on books and in their rooms, photos with gang insignia, gang tattoos, hand signals and other secretive behavior and contacts by the police.

To help prevent gang involvement, increase your awareness of your child's belongings, clothes and room; know who your child's friends are and where they hang out; meet the parents of your children's friends; volunteer at your child's school; and help your community arrange activities for youth.

Parents and concerned community members can also watch for the beginning signs of gangs in your community. When gangs first form, they usually do not immediately engage in drive-by shootings, robberies and murders. Initial signs are more likely to be graffiti vandalism, petty thefts, fights at school and delinquent behavior. It is during this initial phase that family and community members, joining together to monitor gang activities and coordinate intervention and prevention programs, can have the greatest impact. By implementing and supporting mentoring programs, services for at-risk youth, recreational and after-school programs and jobs for young people, you can help prevent violence.

These and other ideas are contained in "Gangs: A Community Response" to assist you and your community in developing solutions to prevent young people from joining gangs and help them embark on a brighter future. "Gangs: A Community Response" is available online at www.safestate.org/shop/files/Gangs_Comm.resp.pdf, or for a copy by mail, please write my Crime and Violence Prevention Center, Attorney General's Office, 1300 I Street, Sacramento, CA 95814.

Survey Finds Californians Support Living Wage

Californians overwhelmingly support the idea of a "living wage," though they're divided on the idea of paying more to support it, according to a new statewide survey developed by California State University, Sacramento economics professor Suzanne O'Keefe and conducted by the Field Research Corporation.

The survey of 788 California adults provides a broad assessment of public opinion on living wage laws. It was conducted July 1-13.

According to the survey, 70 percent of Californians who either live in areas without living wage laws, or who aren't sure if their community has such a law, support living wage laws. Support is even higher among those who currently live in parts of the state that have living wage laws, with 83 percent favoring them.

Living wage ordinances vary, but generally require employers contracting with the local government to pay their workers more than the federal or state minimum wage. They have been put in place by 109 local governments nationwide, according to ACORN (Association of Community Organizations for Reform Now). Sacramento and San Diego are among a number of cities currently considering such an ordinance.

Asked whether they would be willing to pay $40 to $50 more in local taxes to support a living wage, Californians are more divided, with 49 percent saying they would and 44 percent saying they wouldn't. Among Democrats, 61 percent say they would pay higher taxes to support a living wage law, compared to only 33 percent of Republicans who say this.

O'Keefe found the strongest support for new living wage ordinances in Southern California and the Bay Area, where levels of support were 70 and 80 percent respectively. In the Central Valley, 63 percent favored their community passing a living wage law.

The survey was conducted through the California State University - Field Faculty Fellowship program, and was sponsored by the CSU Social Science Research and Instructional Council.

Are You Taking Your Medications Safely?

Most people know that drugs and alcohol don't mix. But did you know that taking some medications with grapefruit juice can be just as dangerous? For instance, when taken with grapefruit juice, a hypertension drug called felodipine can actually cause blood pressure to drop dangerously low. To test your knowledge further, try this short quiz:

1.) The safety and efficacy of dietary supplements are tested by the:

A) FDA (Food and Drug Administration

B) FTC (Federal Trade Commission)

C) None of the above

2.) True or False: Children under 16 should never be given aspirin without consulting a doctor.

3.) Which of the following vitamins can help prevent osteoporosis by increasing calcium absorption?

A) C

B) B

C) D

4.) True or False: Smoking can reduce the effectiveness of oral contraceptives.

Answers

1.) C: There is very little regulation regarding dietary supplements. Provided a product's label doesn't say it can prevent, treat or cure a specific disease, supplement manufacturers can make any claims they want.

2.) True: Aspirin may cause a rare but life-threatening condition called Reye's syndrome in children under 16.

3.) C: Vitamin D promotes the absorption of calcium from the intestines and the utilization of important minerals that help rebuild bone tissue.

4.) True: Besides decreasing the effectiveness of oral contraceptives, smoking while on the Pill also increases the risk of developing potentially dangerous blood clots.

For more answers to questions like these, as well as other medical advice, people can consult The Johns Hopkins Consumer Guide to Drugs. The 864-page reference encyclopedia covers more than 700 different generic and 2,300 brand name prescription and over-the-counter drugs. The Guide is from Simeon Margolis, M.D., Ph.D., and the editors of the Health After 50 newsletter from Johns Hopkins. U.S. News and World Report ranked Hopkins the number-one medical facility in the U.S. for 12 consecutive years.

To order, call 800-829-9170 or visit www.hopkinsafter50.com. *NAPS*

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Visitacion Valley Community Center Senior Program

Funded by S.F. Department of Aging & Adult Services

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Pat Crocker: Director

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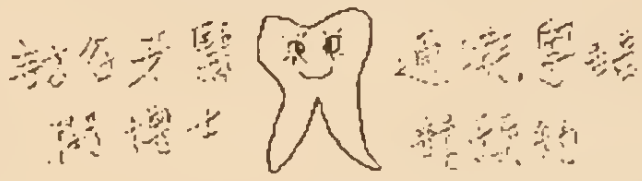

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You are cordially welcome to join us for study, worship, fellowship and service. We seek to teach the Bible and to lift up Jesus Christ so He can draw all persons to Himself.

Come to Church This Week

Driving an Adventure on Bayshore

Construction for the Third Street Light Rail this summer made driving on Bayshore Boulevard at Tunnel Avenue nothing short of an adventure.

Twisting lanes and heavy equipment were a common sight on Bayshore Boulevard at Visitacion Avenue as traffic maneuvered around workers.

From the D.A.'s Office

Assault Case Will be Handled by San Mateo

The San Francisco District Attorney's Office has agreed to let the San Mateo District Attorney's Office prosecute the case of Jerry Lariosa Cabonce.

Cabonce, a cab driver who lives in Daly City, allegedly stabbed and seriously wounded two San Francisco police inspectors on Aug. 11. Cabonce, 41, is also suspected in shooting a pellet gun at a mother and her daughter in San Francisco. A tip from a witness to that incident led the two inspectors to Cabonce's home. He was in his cab parked outside. When he saw the two inspectors, he apparently got out and attacked them.

"We have agreed to let San Mateo handle the entire case," said deputy DA Linda Klee. "The most serious crimes took place in their jurisdiction, and we concluded that the case could be prosecuted more efficiently if the entire crime spree was included in a single complaint."

Caretaker Arraigned in Financial Elder Abuse

A woman has been arraigned on charges that she stole money from her 78-year-old godmother.

Andreya Allen was arraigned on Aug. 15 after being charged with seven felony counts, including financial elderly abuse, grand theft and tax code violations. During the time Allen managed the victim's finances, a large amount of cash, including the victim's pension, rent, social security and investments, disappeared. Allen also obtained ownership of the victim's condominium and took out a series of loans against the property. Eventually, Allen sold the property, kept the proceeds and placed the victim in a retirement community.

"This kind of crime has become more and more common said SFDA Terence Hallinan. "What's particularly distressing is that sometimes the abuser is a caretaker. In this case, the alleged abuser was the victim's goddaughter and enjoyed the complete trust of the victim. We take these cases very seriously and will continue to prosecute them to the fullest extent of the law."

The payout to Allen from the loans and sale of the condominium totaled approximately $300,000. Meanwhile, the victim's account at the retirement community was continually in default and culminated in an outstanding bill of more than $48,000. That forced the victim out of the retirement community. She now resides in a medical facility, a far cry from the accommodations she once could afford.

It was the community director that brought the situation to the attention of the San Francisco Police. These alleged crimes took place during a four-year period between 1996 and 2000. Punishment in this kind of case could result in a term in state prison for up to six years.

Need a Loan? Think Twice About Using Your Home as Collateral

If you need money to pay bills or make home improvements, and think the answer is in refinancing, a second mortgage, or a home equity loan, consider your options carefully. If you can't make the required payments, you could lose your home as well as the equity you've built up. That's why it's important not to let anyone talk you into using your home to borrow money you may not be able to afford to pay back.

Not all loans or lenders are created equal. Some unscrupulous lenders target older or low-income homeowners and those with credit problems. These lenders may offer loans based on the equity in your home, not on your ability to repay the loan. High interest rates and credit costs can make it very expensive to borrow money, even if you use your home as collateral.

Talk to an attorney, financial advisor, or someone else you trust before you make any decisions about borrowing money. Non-profit credit and housing counseling services also can be useful in helping you manage your credit and make smart decisions about loans.

Early Warning Signs

Avoid any lender who:

*Tells you to falsify information on the loan application. For example, stay away from a lender who tells you to say that your income is higher than it is.

*Pressures you into applying for a loan or applying for more money than you need.

*Pressures you into accepting monthly payments you can't make or could have trouble making.

*Fails to provide required loan disclosures or tells you not to read them.

*Misrepresents the kind of credit you're getting, like calling a one-time loan a line of credit.

*Promises one set of terms when you apply, and gives you another set of terms to sign – with no legitimate explanation for the change.

*Tells you to sign blank forms – and says they'll fill in the blanks later.

*Says you can't have copies of the documents that you've signed.

You can take some steps to protect your home and the equity you've built up in it. Here's how.

1. Shop Around. Costs can vary greatly.

Contact several lenders , including banks, savings and loans, credit unions, and mortgage companies. Ask each lender about the best loan you would qualify for. Compare:

*The annual percentage rate (APR). The APR is the single most important thing to compare when you shop for a loan. It takes into account not only the interest rate, but also points (one point equals one percent of the loan amount), mortgage broker fees, and certain other credit charges the lender requires the borrower to pay, expressed as a yearly rate. Generally, the lower the APR, the lower the cost of your loan. Ask if the APR is fixed or adjustable – that is, will it change? If so, how often and how much?

*Points and fees. Ask about points and other fees that you'll be charged. These charges may not be refundable if you refinance or pay off the loan early. And if you refinance, you may pay more points. Points usually are paid in cash at closing, but may be financed. If you finance the points, you'll have to pay additional interest, increasing the total cost of your loan.

*The term of the loan. How many years will you make payments on the loan? If you're getting a home equity loan that consolidates credit card debt and other shorter-term loans, remember that the new loan may require you to make payments for a longer time.

*The monthly payment. What's the amount? Will it stay the same or change? Find out if your monthly payment will include escrows for taxes and insurance.

*Balloon payments. This is a large payment usually at the end of the loan term, often after a series of lower monthly payments. When the balloon payment is due, you must come up with the money. If you can't, you may need another loan, which means new closing costs, as well as points and fees.

*Prepayment penalties. Prepayment penalties are extra fees that may be due if you pay off the loan early by refinancing or selling your home. These fees may force you to keep a high-rate loan by making it too expensive to get out of the loan. If your loan includes a prepayment penalty, understand the penalty you would have to pay. Ask the lender if you can get a loan without a prepayment penalty, and what that loan would cost. Then decide what's right for you.

*Whether the interest rate for the loan will increase if you default. An increased interest rate provision says that if you miss a payment or pay late, you may have to pay a higher interest rate for the rest of the loan term. Try to negotiate this provision out of your loan agreement.

*Whether the loan includes charge for any type of voluntary credit insurance, like credit life, disability, or unemployment insurance. Will the insurance premiums be financed as part of the loan? If so, you'll pay additional interest and points, further increasing the total cost of the loan. How much lower would your monthly loan payment be without the credit insurance? Will the insurance cover the length of your loan and the full loan amount? Before you decide to buy voluntary credit insurance from a lender, think about whether you really need the insurance and check with other insurance providers about their rates.

You'll also want to ask each lender to provide, as soon as possible, a written Good Faith Estimate that lists all charges and fees you must pay at closing. Ask for a Truth in Lending Disclosure, too. It states the monthly payment, the APR and other loan terms. Although lenders are not always required to provide these estimates, they're very helpful because they make it easier to compare terms from different lenders.

2. After Choosing a Lender

*Negotiate. It never hurts to ask if the lender will lower the APR, take out a charge you don't want to pay, or remove a loan term that you don't like.

*Ask the lender for a blank copy of the form(s) you will sign at closing. While they don't have to give you blank forms, most legitimate lenders will. Take the forms home and review them with someone you trust. Ask the lender about items you don't understand.

*Ask the lender to give you copies of the actual documents that you'll be asked to sign as soon as possible. While a lender may not be required to give you all of the actual filled-in documents before closing, it doesn't hurt to ask.

*Be sure you can afford the loan. Figure out whether your monthly income is enough to cover each monthly payment, in addition to your other monthly bills and expenses. If it isn't, you could lose your home - and your equity - through foreclosure or a forced sale.

*If you are refinancing a first mortgage, ask about escrow services. Ask if the loan's monthly payment includes an escrow amount for property taxes and homeowner's insurance. If not, be sure to budget for those amounts, too.

3. At Closing

*Before you sign anything, ask for an explanation of any dollar amount, term or condition that you don't understand.

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Tips For Getting a Good Night's Sleep

Getting a good night's sleep can be hard, reports the National Multiple Sclerosis Society: An estimated 60 percent of adult Americans suffer from sleep disorders and the percentage is even higher for those who have multiple sclerosis (MS).

Every night people lie awake, gripped by anxiety and plagued by physical symptoms. The following tips from the National Multiple Sclerosis Society's new "Sleep Disorders" brochure can help people get the rest they need-whether or not they have MS:

*Make sound sleeping a habit. Create a bedtime routine to set the stage for falling and staying asleep. Stick to a set bedtime.

*Exercise daily.

*Try relaxation techniques such as repetitive mental exercise (like counting sheep or repeating a mantra); visualization (imaging yourself in a tranquil environment) or progressive relaxation (mentally "putting to sleep" each part of your body).

*Limit caffeine, alcohol and tobacco use.

*Avoid long naps.

*If slumber is still elusive after about 10 minutes, find something quietly active to do, like reading, writing or puzzles to tire yourself out.

*The best habits and behavioral remedies won't help if sleep disruptions are caused by physical problems such as PLMS (periodic involuntary limb movements), nocturia (the need to make frequent trips to the bathroom), pain or sleep apnea (temporary pauses in breathing accompanied by gasping, choking and snoring). However, effective medical treatments are available for each of these conditions, so talk to your doctor about getting to the root about what is keeping you awake.

*If sleeplessness persists, ask your physician for a referral to a sleep specialist. Keep a sleep journal to gather information for your consultation.

The National MS Society funds more multiple sclerosis research, offers more services for people with MS and provides more professional education programs than any other MS organization in the world.

To learn more about living with MS or to receive a copy of "Sleeping Disorders and MS: The Basic Facts" visit www.nationalmssociety.org or call 1-800-FIGHT-MS. NAPS

An Assessment System Tracks Students' Skills

From Page 1

Teachers use it to pinpoint the academic strengths and weaknesses of each student and then tailor instruction to ensure that each and every child makes academic gains in their class.

"It's very down-to-earth and shows real, irrefutable data," says Larry Bolinger, principal of Merritt Brown Middle School in Panama City. "The computer-adaptive assessment program ensures that every one of Merritt's 1,000 students are on a definable path to solid academic gains."

Merritt teachers administer Performance Series' online assessments at the beginning of the year to diagnose precisely where each student stands academically. Those at risk of failing a subject or falling behind are identified before classes start. Teachers have the specific data on hand to help their students bridge any gaps in proficiency.

There's no waiting for standardized testing results, which can take many months and may not address all grade levels or every student. Moreover, by administering the assessments at the end of the school year, Bolinger has hard data on his school's "adequate yearly progress," the yardstick by which No Child Left Behind measures a school's success.

"Finally, since the criterion-reference test adapts to each student's level of knowledge, our slower students aren't faced with a mountain of questions they don't understand while our most advanced students remain challenged," explains Bolinger. "That's a little gem." NAPS

"Little Vis" Celebrates Latino and Pacific Islander Cultural Festival

Mr. Deandreis' 2nd graders performed a Filipino skit, along with M.C. Mrs. Castillo.

Kindergarteners from Ms. Mannix and Ms. Moon's classes performed "De Colores."

Towards the end of the last school year, students at Visitacion Valley Elementary School (VVES) celebrated Cinco de Mayo, Filipino Independence Day and Samoan Flag Day with a school-wide assembly.

Book Reviews

Taking the Mystery Out Of Home Maintenance

If you've ever spent the first night in your brand new home too excited to sleep, relax; you're not alone. Most new homeowners stay awake wondering about the responsibilities they've just taken on-mortgage to pay, a home to furnish and decorate, and of course, the obligatory routine maintenance.

Fortunately, a step-by-step guide has been created to help homeowners sort through the navigable waters of caring for and protecting their new homes. Called Caring For Your Home: A Guide to Maintaining Your Investment, it contains a handy seasonal checklist to remind you when routine maintenance is due and helps you stay on top of your new duties as homeowner.

This complete homeowner's manual demystifies the anatomy of your house and explains the whys and how-tos behind critical maintenance tasks. With sections devoted to yard care, exterior maintenance, roof care, interior maintenance, budgeting and more, Caring For Your Home describes the crucial steps you need to take to care for the major systems of your home and helps you plan ahead, save money and maintain the value of your home.

The 150-page guide, published by the National Association of Home Builders, is available by calling 800-223-2665 or visiting www.BuilderBooks.com.

Egg-Ceptional Recipes

Eggs are one of nature's perfect foods, providing the highest quality protein, vitamins A, D and E, and omega 3. Adding these essential nutrients to your diet is easy with breakfast, lunch, dinner and even dessert recipes, according to the new booklet, "Mr. Food: Delicious, Nutritious Cooking Featuring Eggland's Best Eggs," now available.

Mr. Food, a fixture on TV news shows for more than 20 years, gives television viewers quick-and-easy recipes and tips for "real" people. Now, his cooking tips are available in a new recipe booklet. "I am so glad to be working with Eggland's Best on this booklet because it is chock full of mouth-watering everyday recipes," he says.

The booklet is loaded with fantastic recipes such as Croissant Melt, Tortilla Roll-Ups and Mile-High Lemon Meringue Pie, plus loads of egg preparation tips. It is available for $1.99 shipping and handling from: Eggland's Best, Inc., 860 First Avenue, Suite 842, King of Prussia, PA 19406-1404. For more details visit www.egg land.com.

How to Think Rich

Becoming financially independent may be as easy as reading a series of entertaining books by Robert Kiyosaki, best-selling author of the Rich Dad, Poor Dad series. Kiyosaki, a professional investor and self-made millionaire, shares the following tips in his books:

1.) Start small. Learn the fundamentals before going for the "Big Deal."

2.) Mistakes are an important way to gain experience and get smarter.

3.) Learn the vocabulary of investing and finance, terms such as internal rate of return, CAP rate, mezzanine financing.

4.) Instead of saying "I can't afford it" say "How can I afford it?" It opens up your mind to solutions.

5.) Know the difference between an asset and a liability. An asset is something that puts money in your pocket whether you work or not. A liability takes money from your pocket whether you work or not.

6.) Spend your spare time wisely-If you watch TV and eat snacks, you'll have one future. Studying how to be a better investor or how to create more sales guides you to a different future.

7.) Spend time with people who will support and encourage you to achieve what you want.

8.) Keep learning. Take a class. Read publications.

For more information, visit www.richdad.com.

Workplace Change

In an uncertain economy, nearly everyone is faced with that six-letter word: change. Particularly baby boomers. So says Dr. Mary-Frances Winters, a writer and internationally recognized consultant on workplace issues, who has just released her first book, *Only Wet Babies Like Change: Workplace Wisdom for Baby Boomers*. In her book, Winters captures the essence of the workplace frustrations faced by the 80 million people born between 1946 and 1964. She offers a thoughtful blend of practical tips and insights on managing change, including: The "Six Fs" test: Are you among the Foggies, the Fakers, the Faultless, the Fighters, the Fearful or the Futurists;

How to make peace with the paradoxes of change; and Avoiding the fallacy of the four Cs: Copying, Competing, Comparing and Conforming.

Only Wet Babies Like Change can be purchased toll-free by calling (877) 546-8944 or online at: www.wintersgroup.com. *NAPS*

Some Ways to Get More Miles in Your Tank

As the number of families hitting the road for vacations rises, so does their desire to reduce travel costs. Fortunately, common sense and good driving sense can go a long way toward conserving gasoline. These 10 tips may help.

*Avoid high speeds. Use cruise control. Increasing your speed uses more fuel.

*Avoid unnecessary idling, it wastes fuel.

*Avoid jackrabbit starts and sudden stops.

*Remove excess weight from the trunk. Extra weight decreases gas mileage.

*Keep your tires properly inflated. Under-inflated tires can reduce fuel efficiency.

*Use overdrive gears if you have them. Their use can reduce engine speed and improve fuel consumption.

*Use your air conditioner sparingly. Its use increases gasoline consumption.

*Keep your engine tuned.

*Check and replace air filters regularly. Clean air filters keep impurities in the air from damaging the engine and can improve fuel economy.

*Get gasoline specially formulated to give you better mileage.

According to tests done by Shell using standard EPA procedures, the new Shell gasolines can give better mileage because it reduces engine friction-and less friction means improved engine efficiency which can give drivers better mileage.

The new gasoline formulation reduces friction between moving parts inside the engine, like pistons and rings, so they slide more easily inside cylinders, helping the engine run more efficiently and use less fuel. In addition, the new formulation can clean up engine deposits left behind by other gasolines. A clean engine also performs better.

The new formulation is available in all three grades, so no matter which grade you choose-regular, plus or premium unleaded -your engine will benefit from better mileage and a clean engine. To learn more visit www.shellus.com or www.localshell.com. *NAPS*

Nitty-Gritty on Tile

Tile can be one of the toughest surfaces in the home to clean, but less-than-clean tile is not tough to spot. The experts at Merry Maids offer these tips for blasting tile grime for good:

*Loosen Up-Before cleaning bathroom tile, run a hot shower for five minutes to steam dirt loose.

*Brighter Bathroom-Wash dull tile with a solution of vinegar and water, then polish with a soft towel.

*Grout Grunge-To keep white grout joints clean, wash with a solution of one to two tablespoons chlorine bleach in one quart of water. Dry thoroughly, then apply an acrylic sealer or three coats of lemon oil. Let dry one hour between coats. Never use bleach on colored grout.

*Mildew Miracle-Remove mildew and make tiles sparkle by sponging them off with a solution of ammonia and water.

*Soot Solution-Remove soot from fireplace tiles with a mixture of lemon juice and salt, then rinse.

For more information on residential cleaning, visit the Web site at www.merrymaids.com or call 1-800-MERRYMAIDS. *NAPS*

Saturdays are Special At Randall Museum

The Randall Museum offers drop-in, hands-on art and science workshops every Saturday from 1 to 4 p.m. at 199 Museum Way (off Roosevelt, above the Castro).All ages are welcome; under 8 must be accompanied by an adult. Museum admission is free with $3 per person workshop fee. Call 554-9600 for further information.

*Sept. 6: *Mars Landscapes*: Make your own Mars landscape as part of a special event dedicated to the red planet.

*Sept. 13: *Fall Leaf Prints*: Collect beautiful fall leaves and use them to make colorful leaf prints on a real printing press.

*Sept. 20: *Painterly Prints*: Discover printmaking techniques to create one-of-a-kind painterly prints.

*Sept. 27: *Textured Prints*: Experiment with all kinds of materials to create a print with texture.

Other regular Saturday activities include:

*Morning Family Ceramics from 10 to 11:30 a.m. ($5 per workshop fee)

*Meet the Animals from 11:15 a.m. to 12 noon.

*Animal Feeding at 12 noon.

*Golden Gate Model Railroad Club Exhibit from 11 a.m. to 4 p.m.

Museum Celebrates Mars Day

Late this summer, Mars will make its closest visit to Earth in recorded history and its approach will offer the biggest and best views ever. This special event on Saturday, Sept. 6 from 2 to 10 p.m. is devoted to astronomy and will show visitors things that are out of this world.

During the daytime part of the event, NASA Mars scientists will talk about exploration of the red planet. Kids and their families can crawl inside an inflatable planetarium and learn their way around the night sky, make Galileoscopes, and join a variety of *Family Astro* activities.

When the sun goes down, the San Francisco Amateur Astronomers will share their telescopes and focus on the magnificent views of Mars.

Healthy Ideas

*Osteoporosis is a serious condition, particularly at midlife. In fact, an estimated 10 million Americans, 80 percent of them women, who suffer from osteoporosis are at increased risk of bone fractures in the spine, wrist, and hip. The good news is that there have recently been significant strides in osteoporosis treatment. Until now, all drugs approved to treat osteoporosis have only worked to slow or stop bone loss but not to stimulate new bone growth, say experts at the Women's Specialty Health Centers in Indianapolis, Ind. In November 2002, the U.S. Food and Drug Administration (FDA) approved a new class of drug called bone formation agents (or parathyroid hormone-PTH) that work primarily to stimulate new bone and can help reduce the risk of further fracture. The drug, called Forteo, was approved for the treatment of osteoporosis in postmenopausal women who are at high risk for a fracture or who have a history of osteoporosis-related fractures.

*It is recommended that people see their dentist or hygienist every six months for a cleaning. Now, thanks to the latest toothpaste development, consumers no longer have to wait six months for that professional clean feeling. Nearly half of all dentists recommend their patients brush with baking soda or a baking soda toothpaste for healthy teeth and gums. An example is Arm & Hammer Complete Care, which is formulated with ultra-refined, dental-grade baking soda-a proven teeth-whitening agent-plus zinc to help neutralize and eliminate odor for long-lasting breath protection. To learn more, visit www.myoralcare.com.

*If your skin reacts to stressful situations by becoming red, inflamed and itchy, and no amount of moisturizer makes this go away, you may have a chronic skin condition called eczema. More than 15 million people suffer from this treatable condition that may call for a prescription medication to provide relief. One option you can ask your doctor about is steroid-free Elidel (pimecrolimus). For more information, visit www.elidel.com.

*High blood pressure affects about one in four American adults and raises the risk of heart attack, stroke, congestive heart failure and kidney failure. For people who are overweight, who smoke, or who have high blood cholesterol levels or diabetes, the risk of heart attack or stroke is even greater. Statistics show that 60 percent of patients require multiple medications to reach their blood pressure treatment goals. To learn more about high blood pressure and ways it can be treated, talk to your doctor or log on to www.americanheart.org.

*Painful muscles, which can be a sign of TMD, are best evaluated by a neuromuscular dentist, who evaluates muscle activity to find an ergonomic position for the jaw based on muscles, joints, teeth and nerves. A neuromuscular dentist first determines the optimal position and function of the temporomandibular joints and the optimal resting posture and function of the muscles which power the jaw. Neuromuscular dentists are trained in this technique, which is not part of the standard training in dental schools around the world. To find a dentist with neuromuscular training, or for more information about TMD, visit www.leadingdentists.com.

*The College of American Pathologists suggest parents take these steps to help reduce the risk of sudden infant death syndrome (SIDS): receive appropriate prenatal care; don't smoke or expose your baby to smoke; put your baby to sleep on its back; use a firm mattress in the crib and remove fluffy blankets and stuffed animals from the crib.

*Only 40 percent of the people who have hip surgery re-gain their preoperative mobility. A new minimally invasive method of fracture stabilization and fixation for hip fracture surgery may change that. The system can greatly increase the recovery rate. In a clinical study of 118 patients ranging from 58 to 98 years whose hip fracture surgery included this PC.C.P System, 83 percent regained independent mobility within six months. For more information, see www.orthofix.com.

*A healthy sleep routine provides a multitude of wellness benefits, including sharpened senses, a more radiant appearance and improved immunity; unfortunately, millions of Americans are not getting enough sleep. If you're tossing and turning because of aches and pains, try Tylenol(r) PM. With the trusted pain-relieving medication, combined with a gentle and safe sleep aid, Tylenol(r) PM can help put a stop to occasional sleeplessness, and it won't cause grogginess, so you can wake up feeling and looking refreshed. For more information and other tips on sleep and well-being, visit www.tylenolpm.com to download a free "Sleep for Success" Sleep Booklet.

*The average shopper spends more than 50 minutes at the grocery store for their major shopping trip of the week. Many Americans would like to make that trip more efficient. The American Heart Association's Food Certification program with its heart-check mark can help shoppers speed through the aisles by helping them identify heart-healthy foods in a flash. For more information, log on to www.americanheart.org/FoodCertification. *NAPS*

Crossword Puzzle Solution

M	O	R	A		C	A	D	I		N	E	R
E	M	I	T		A	B	E	D		I	D	A
S	A	D	O		T	A	R	E		C	G	I
			M	E	G		M	A	R	T	E	N
T	H	E		N	E	A		L	E	I		
E	O	N		I	N	T	L		E	T	A	L
R	O	C		D	U	M	A	S		A	D	A
P	T	E	R		S	A	P	A		T	A	I
		L	E	S		N	P	G		E	R	R
C	R	A	V	A	T		S	A	G			
L	A	D		B	A	L	L		A	F	A	R
A	C	U		A	K	E	E		B	A	B	A
P	E	S		L	E	A	D		I	A	M	B

New Muni Fares On September 1

Muni fares will be as follows as of Sept. 1, 2003:

Cash Fares

*Adults (age 18-64) $1.25; on cable cars: $3

*Discount (Seniors age 65 and older, and Disabled Persons) 35 cents; on cable cars: $3. Discount reduced cable car fare from 9 p.m. to 7 a.m. every day: $1.

*Youths (age 5-17) 35 cents; on cable cars: $3.

*Children (under age 5): free

As of Sept. 1, Muni tokens will be sold in rolls of ten for $10.50.

Transfers are neither issued nor accepted for cable car service.

Muni Monthly and Weekly Pass

*Fast Pass (adult monthly): $45.

*Senior Pass (senior monthly): $10.

*Monthly fare sticker (for valid Discount Card) $10.

*Youth Pass (youth monthly): $10.

*Weekly Pass (plus $1 for cable car service): $12.

Church of the Visitacion

Roman Catholic (1907)

95 Years in Visitacion Valley

Daily Masses
(Mon-Fri) 7 a.m. & 5:30 p.m.

Saturday Masses
7:30 a.m. & 5 p.m.

Sunday Masses
8 & 9:30 a.m. (11 a.m. Spanish)
12:30 & 5 p.m.

Our Lady of Visitacion School
Grades K-8
239-7840

Religious Education: Grades K-8 (Saturday only) 239-6723

Come, Let us worship together!

655 Sunnydale Avenue
San Francisco, CA 94134-2838
(415) 239-5950

Rev. Zachary J. Shore, Pastor

FREE CERAMICS CLASS

For everyone 18 and older at
Visitacion Valley Community Center,
66 Raymond Avenue
Tuesdays from 9 a.m. to 4 p.m.

Very therapeutic and fun. You do not need to stay the entire day...come for as long as you like. We have a wonderful teacher to assist you.

For more information, call Pat at the VCC Senior Program: (415) 467-4499

FAMILY PACKAGE
20 pcs. Red Snapper $25.50
20 pcs. Catfish $26.50
20 pcs. Shrimp $31.99

FAMILY COMBO
6 pcs. Red Snapper, 6 pcs. Oysters
and 6 pcs. Jumbo Shrimp $25.99

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Grapevine Puzzler Washington Counties

C N O S R E F F E J J D S G E C R E I P
L L A I B M U L O C F T G E L E W I S A
A Y A K I M A G S D G H N V D S W E L C
L X D R G S D A D S K A M A N I A H A I
L V A E K T W N S S K I S D R W R J N F
A M M Q V F G O D O F A T F G G T M D I
M U S W V A S T P S T D A T Q D S N H C
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M W E D B G A K E R T Y U S B E A W T F
O H R F A W H I T M A N W E N B N E I D
C V E R A F T T Y D L E I F R A G H K E
T V W L E E R S N O H O M I S H A J C E
A A L A S R D A F G N I L K N A R F I A
H A R B O R S P E N D O R E I L L E L D
W B C X A Y S D F G S A L G U O D H K S

Adams	Franklin	Klickitat	Skamania
Asotin	Garfield	Lewis	Snohomish
Benton	Grant	Mason	Spokane
Chelan	Grays	Mt. Adams	Stevens
Clallam	Harbor	Okanogan	Thurston
Clark	Island	Pacific	Wahkiakum
Columbia	Jefferson	Pend Oreille	Walla Walla
Cowlitz	King	Pierce	Whatcom
Douglas	Kitsap	San Juan	Whitman
Ferry	Kittitas	Skagit	Yakima

Historic Proportions

Match clues to answers.

2002

1. Winter Olympics opened here on Feb. 8.
2. Super Bowl winners on Feb. 3.
3. *Best Picture* at Academy Awards on Mar. 24
4. President signed new law to test grade school students on Jan. 8.
5. They won their third straight NBA title on June 12.
6. New currency on Jan. 1 for 12 European countries.
7. Winner of 2002 Nobel Peace Prize on Oct. 10.
8. Winner of the Tour de France for the fourth straight time on July 28.
9. Winner of the World Cup in soccer on June 30.
10. U.S. began experiencing mosquito-bourne illnesses during the summer.
11. This young man became a common household name to many youngsters.
12. India was having continual border disagreements throughout the spring with a neighboring country.
13. They won the NHL Stanley Cup on June 13.
14. U.S. House of Representatives expelled a member on July 24.
15. Winners of the World Series on Oct. 27.
16. On Nov. 25 he became head of a new cabinet department created by the Homeland Security Bill.
17. More than 215 died here in November in rioting over Miss World Pageant.
18. Terrorist made sporadic video appearances throughout 2002.

A. Brazil
B. Jimmy Carter
C. West Nile Virus
D. Lance Armstrong
E. New England Patriots
F. Harry Potter
G. Pakistan
H. Tom Ridge
I. Education Bill
J. Nigeria
K. Salt Lake City
L. Los Angeles Lakers
M. Osama bin Laden
N. Euro
O. A Beautiful Mind
P. Anaheim Angels
Q. Detroit Red Wings
R. James Traficant

Answers 1-K; 2-E; 3-O; 4-I; 5-L; 6-N; 7-B; 8-D; 9-A; 10-C; 11-F; 12-G; 13-Q; 14-R; 15-P; 16-H; 17-J; 18-M.

Sez Who?

Match quotes to speakers

1. "The nearer you come in a relation with a person, the more necessary do tact and courtesy become."
2. "Man comes to believe in the end the lies he tells about himself to himself."
3. "As daylight can be seen through very small holes, so little things will illustrate a person's character."
4. "Education is the ability to listen to almost anything without losing your temper or your self-confidence."
5. "You must look into people, as well as at them."
6. "You know you're getting old when the candles cost more than the cake."
7. "We are inclined to believe those we do not know, because they have never deceived us."
8. "I can live for two months on a good compliment."
9. "Gratitude is when memory is stored in the heart and not in the mind."

A. Robert Frost
B. George Bernard Shaw
C. Lord Chesterfield
D. Lionel Hampton
E. Oliver Wendell Holmes
F. Mark Twain
G. Samuel Johnson
H. Samuel Smiles
I. Bob Hope

Answers 1-E; 2-B; 3-H; 4-A; 5-C; 6-I; 7-G; 8-F; 9-D.

Five Years Ago In the Grapevine

SEPTEMBER 1998

*A request was submitted to HUD on Sept. 17 to release funds to begin construction of the Heritage Homes project at 222 Schwerin St., involving construction of 148 townhouse and apartment-style dwelling units in one, two and three story structures on a 4.56 acre site bounded by Schwerin Street, Sunnydale and Garrison Avenues.

*With the removal of rubble continuing at the former Geneva Towers site across the street, Mayor Willie Brown joined HUD's Art Agnos and a number of other officials Aug. 13 in a large empty lot on Sunnydale Avenue for the official ground breaking of the Britton Street Family Housing.

Sump, the Grump

Did You Know?

*Kids and grass stains go hand-in-hand, say experts at the Whirlpool Institute of Fabric Science. To get grass stains out, they suggest you soak the stained area in a mixture of detergent and water before washing in the warmest water possible for your garment. The sooner you pre-treat and launder the grass-stained clothes, the better your results will be. Use of a color-safe bleach (non-chlorine) will help with the cleaning as well. If a stain isn't removed in washing, don't dry it-which will set the stain. Instead, try soaking the stain in detergent and water and launder again.

*Few Americans check the tire pressure on their vehicles, even though this simple maintenance task can improve fuel economy. That was one of the key findings of a survey by Opinion Research Corporation on behalf of Scott Shop Towels on a Roll. While 61 percent of respondents reported checking the tire pressure on their cars, only three percent said they would be most likely to do it more often to conserve gasoline. Proper tire air pressure can improve gas mileage by more than three percent, so this easy maintenance task can help people reduce gasoline consumption at a time when the price of gas is so high, say experts at Scott Shop Towels on a Roll.

*How better to teach students about science than through real-life examples? That's the idea behind Search for Solutions, a video series that takes students on a fascinating journey exploring the nature and process of scientific discovery. The video series was produced by ConocoPhillips in conjunction with the National Science Teachers Association (NSTA) and recently distributed to more than 20,000 science teachers in the United States free of charge. Search for Solutions DVDs or videos are available for order by certified teachers at www.teachingtools.com. ConocoPhillips is an integrated petroleum company with interests around the world. For more information, go to www.conocophillips.com.

*Working people all over the country may be better off now that the National Fire Protection Association (NFPA) has enacted a new safety standard for businesses. Called NFPA 70E the new rule details "best practices" for protecting at-risk workers from electrical-related hazards, including the use of proper Flame Resistant (FR) garments. As a result, work clothes suppliers around the country have been adjusting their product lines to meet the new demand. For example, UniFirst Corporation, a national leader in uniform and work apparel supply, recently expanded its specialized Flame Resistant apparel line specifically to meet the most common 70E needs. To learn more about the new NFPA 70E standard or Flame Resistant protective garments, call (800) 225-3364 or visit www.unifirst.com.

*When painting around corners, it's tough to tape off areas to protect floors, baseboards or glass. Duck(r) brand Quick Corners (800-321-0253) are pre-shaped corners for windows and delicate surfaces that make it easier and faster to mask off 90-degree angles. After the edge is taped off with a painter's tape, the painting can begin. Start with the ceiling, then work your way down the walls. Finish by painting the trim. Large surfaces can pose the problem of uneven paint application. When rolling paint along a wall or ceiling, roll in the shape of a 'W' and then go back and forth over the 'W' to spread the paint evenly. For additional tips, visit www.duckproducts.com.

*According to the Electrical Safety Foundation International, electrical inspections can catch problems hidden behind the walls and correct them before they turn tragic. In many cases, ground fault circuit interrupters (GFCIs) and newer arc fault circuit interrupters (AFCIs) can be installed to help prevent a fire and accidental electrocution. GFCIs-the "TEST" and "RESET" buttons on some outlets-should be tested every month and after a fire or electrical storm. For more electrical safety tips, see www.electrical-safety.org or call the ESFI at 703-841-3229.

*Particularly effective in preventing injury in children are rubber mulches for playgrounds. One, made from recycled rubber truck tires, mimics the appearance of wood mulch, but has a safety rating second to none. In tests by the U.S. Consumer Product Safety Commission, Rubberific Mulch outperformed sand, gravel and wood mulch, providing protection from falls up to 10 feet. A unique cutting process gives the environmentally-friendly mulch its realistic texture, while a special treatment provides realistic colors, including cedar, redwood, weathered oak and earthtone. For more information, see www.rubberificmulch.com or call (866) 936-8524. *NAPS*

STAMPS NEWS

Louisiana Purchase Mail History Lesson

Often referred to as the greatest real estate deal in history, the 1803 Louisiana Purchase created one of the largest nations in the world. The United States Postal Service has now commemorated the bicentennial of this event by issuing a postage stamp.

The 37-cent self-adhesive stamp is now available at post offices nationwide.

"The Louisiana Purchase was a critical milestone in our nation's history, allowing our young nation to double in size with the stroke of a pen. We join the people of Louisiana-and the 12 other states that today include parts of that famous purchase-in celebrating this bicentennial anniversary with the issuance of the Louisiana Purchase stamp," said Richard J. Strasser, Jr., chief financial officer and executive vice president for the U.S. Postal Service and the stamp dedicating official.

France had originally claimed Louisiana, a vast tract of uncharted wildemess west of the Mississippi, but ceded it to Spain in 1762, prior to the 1763 Treaty of Paris. On Oct. 1, 1800, Spain secretly transferred the land back to France.

President Thomas Jefferson learned of the transfer in 1801. He sent Robert R. Livingston as U.S. Minister to France with instructions to negotiate for a port at the mouth of the Mississippi or, failing that, for permanent trading rights at the port of New Orleans. In January 1803, Jefferson dispatched James Monroe to France with an appropriation from Congress to buy New Orleans, as well as eastern and western Florida, if possible.

On April 11, the night before Monroe joined him in Paris, Livingston was informed that Napoleon was willing to sell the entire territory of Louisiana to the U.S. Livingston and Monroe quickly began formal negotiations with Francois Barb -Marbois, France's minister of finance. They agreed upon a price of $15 million, and in early May they signed a treaty to seal the transaction. The treaty was dated April 30, 1803.

Previous stamps commemorating the Louisiana Purchase include four stamps in the 1904 Louisiana Purchase Exposition issue.

The Louisiana Purchase stamp, and other current stamps, are available online at www.usps.com/shop or by calling 1-800-stamp-24. *NAPS*

As a Matter of Fact

*The earth's atmosphere is only about 21 percent oxygen. Seventy-seven percent is nitrogen.

*The U.S. used to have more than 70 different time zones. In 1883, a system of four time zones was adopted to make railroad schedules easier to follow.

*On June 6, 1994 – the 50th anniversary of D-Day – the Pentagon received a record 1,502,415 phone calls.

*Lake Baikal in Siberia, Russia is the deepest lake in the world. Its deepest part measures 5,371 feet – slightly more than one mile.

*Prior to the creation of the A.D designation, Roman calendar years were followed by A.U.C. from the Latin *ab urbe condita* meaning "from the founding of the city."

*The first permanent European settlement of Canada was headed by explorer Samuel de Champlain in Nova Scotia in 1605.

*The ancient Greeks named the Arctic region for a constellation that they called Arktos (the bear).

*The impala is a swift, graceful antelope that can leap up to 30 feet in a single bound.

*Titan, Saturn's largest moon, is the only moon in the solar system known to have an atmosphere of any substance.

*Because of the friction caused by tides, the earth's rotation slows and the day increases about a millisecond each century.

*The jaguar symbolized strength and courage to the ancient Maya Indians, who considered the animal a god.

*St. Johns, the capital of Newfoundland, is the point in North America closest to Europe.

*When the lapwing's nest is threatened, it limps and pretends to be hurt, and lures its enemies away.

*Insulin, which diabetics use to control their blood sugar levels, was discovered at the University of Toronto.

*Some believe that locking the fingers together and pulling on them will stop an owl from hooting.

*It was believed by some 16th century Europeans that the veins in the human body originated in the liver while the arteries originated in the heart.

*Unlike most mammals, a beaver keeps growing throughout its life.

*A domestic cat can run up to 30 miles per hour.

*The average American household uses about 110,000 gallons of water a year.

*Czar Peter the Great of Russia put a tax on men's beards and a clerk at the gate of every town to collect it.

*When someone is said to be "mending a jug" it means he or she has been given an impossible task.

*About 140 years ago, Jules Verne wrote a satire about life in the 1960s in which he forcast the telephone, the computer and the fax. The name of the book is Paris in the 20th Century. Written in 1863, it was rejected by a French publisher, tossed into a trunk, and forgotten by Verne. It was eventually published in 1994 after a Verne descendent happened upon the yellowed manuscript.

Crossword Puzzle

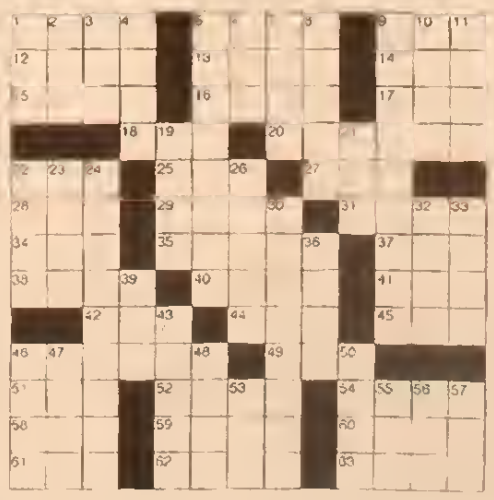
Solution on Page 4

ACROSS

1 Metrical unit
5 Arabian judge
9 Grandfather of Saul
12 Exude
13 Sleeping
14 Mountain on Crete
15 Javanese carriage
16 Weed
17 Computer generated imagery (abbr.)
18 Alcott heroine
20 Sable
22 Article
25 Nat'l Endowment for the Arts (abbr.)
27 Garland
28 Time period
29 International (abbr.)
31 And other abbr (2 words) (Lat.)
34 Sinbad's bird
35 Fr. author
37 Amer. Dental Assn. (abbr.)
38 Wing (pref.)
40 Grape syrup
41 Jap. fish
42 Article (Fr.)
44 Negative population growth (abbr.)
45 Devate
46 Necklie
49 Droop
51 Male person
52 Baseball equipment
54 Elh. Danakil people
58 Pointed (pref.)
59 Afr. tree
60 Polish rum cake
61 Footlike structure
62 Direct
63 Poetic tool

DOWN

1 Before some vowels (pref.)
2 Tumor (suf.)
3 Free
4 Monad
5 Fells (2 words)
6 Amateur Boxing Assn. (abbr.)
7 Skin (suf.)
8 Utopian
9 Wink
10 Wayside
11 Pour
19 Camelot lady
21 Female ruff
22 Manmade protective mound
23 Owl's cry
24 Moon of Saturn
26 Hindu soul
30 Pulka (2 words)
32 City in Judah
33 Den
36 Legend
39 Race the motor
43 Palmetto
46 Thunder sound
47 People
48 Subtract
50 Taro
53 Yarn measure
55 Federal Aviation Admin (abbr.)
56 Antiballistic Missile (abbr.)
57 Mortar beater



Muni Makes a Slight Detour

Recent construction work on Bayshore Boulevard for the Third Street Light Rail made it necessary for buses on the 15-Third line to detour up Leland Avenue for one block before turning left at Desmond Street.

Bottled Water Joins Fight Against Cavities

Some dentists who once steered patients away from bottled water in the belief that bottled water doesn't contain fluoride are now enlisting fluoridated bottled water in their dental health campaigns.

Bottled water companies such as Sierra Springs now offer several fluoridated bottled water products, including single-serve bottles and five-gallon sized bottles for water coolers.

Thus, dentists are finding that bottled water companies are new allies, said Dr. Mary Hayes, a pediatric dentist.

"When you combine the popularity and quality of bottled water with the cavity-fighting properties of fluoride, it opens up new options for our patients to introduce fluoride into their daily dental health regimen," Hayes said. "It's especially effective for children."

One of the critical factors to consider is whether your community fluoridates its drinking water and at what level. The American Academy of Pediatrics, American Academy of Pediatric Dentistry and the American Dietetic Association recommend levels from 0.7 parts per million (ppm) to 1.2 ppm. These are within the levels found in Sierra Springs fluoridated water products.

"As a pediatric dentist, I strongly recommend fluoride to my patients because it has proven to reduce the risk and prevalence of dental cavities in children when consumed in optimal amounts," Hayes said. "It helps promote stronger enamel to resist cavities throughout life."

Research findings indicate that fluoride reduces cavities by 20 percent to 40 percent in children and 15 percent to 25 percent in adults. Mounting evidence suggests that the reduction in tooth decay can largely be attributed to fluoridated drinking water.

Fluoridated drinking water works with teeth growing under the gums in the jawbones and on the enamel of erupted teeth above the gum line. It continues to provide benefits through the teen years and beyond, Hayes said.

Dentists and physicians recommend that fluoride be introduced to infants at 6 months of age. However, before adding fluoride to your child's dental regimen, consult with your dentist or pediatrician.

Hayes suggests that health concerns about fluoride are unfounded when consumed at recommended and approved levels. She points to medical and dental endorsement of fluoride, which is heavily documented for its safety for consumption, whether in water and food, toothpaste, rinses, or office treatments.

To learn more about fluoridated water products available in your area, call 1-800-444-PURE (7873) or visit www.water.com. *NU*

San Francisco City Services and Monthly Meetings

Abandoned Cars	553-9817
Bus Shelter Damage	882-4949
Curb Painting	554-2336
DPW Illegal Dumping	28-CLEAN
Graffiti Hotline	241-9274
Muni Information	673-6864
Parking and Traffic Problems (DPT)	553-1200
Pothole Repair	695-2100
S.F. Police Ingleside Station	404-4000
S.F. Police (non-emergency)	553-0123
Street Lighting	554-0730
Sunnydale Resource Center	586-7572
VVMS Annonymous Hotline	281-8406
Tree Problems	695-2162

Aging 1st Wed 9.30a, Airport 1st/3rd Tu 3p, Arts 1st Mon 3p; Education 2 nd/4th Tu 7p; Health 1st/3rd Tu 3p; Housing Auth. 2nd/4th Th 4p; Human Rights 1st/3rd Th 4.30p; Library 1st Tu 5:30p; Planning Th 1:30p; Police Wed 5:30p, Port 1st Tu/3rd Wed 4:30p; Public Utilities 2nd/4th Tu 2p; Rec & Park 3rd Th 2p, Social Services 4th Th 9a; Status Women 4th Th 4p; Supervisors Mon 2p.

Visitacion Valley Community Center

Mondays: Senior Shopping 11:30 a.m.; **Tuesdays:** Senior Ceramics 9:30 a.m.-4 p.m., Senior Bingo 12:30 p.m.; **Thursdays:** Sewing Class 9 a.m.-3 p.m.

VVCC Regular Board Meeting is held on the 4th Thursday of each month at 5 p.m.

Do Not Call Registry Tops 30 Million Phone Numbers

During the five weeks since it opened on June 27, consumers have registered more than 30 million telephone numbers in the National Do Not Call Registry: nearly 24 million, or 80 percent of those registrations have been made over the Internet and six million, or 20 percent have been made via the telephone. California leads with the greatest number of state registrations, 3.4 million, followed by Florida with 2.2 million, and Texas with two million.

"Millions of consumers registered their telephone numbers successfully within the first few days of the opening of the Registry," said Timothy J. Muris, Chairman of the Federal Trade Commission, "and hundreds of thousands of numbers still are being entered every day. We want to do everything we can to make certain that consumer expectations about the Registry are met."

The Do Not Call Internet registration is a two-step process that requires consumers to enter the phone number they want to register and then confirm their registration by clicking on a link in an e-mail.

"People must click on the link in the email from Register@donotcall.gov to confirm their registration," Muris said. "Without clicking on the e-mail confirmation, the registration doesn't get logged into the database. We know that some people haven't completed the process, and we're suggesting that they go back to the site, verify their registration, and print out their confirmation. That way, when enforcement begins on October 1, they can be sure that the number of telemarketing calls they get will be cut dramatically."

The FTC advises that all consumers who registered at donotcall.gov, and who do not remember clicking on a link in an e-mail they received from the site, to return to the National Registry and verify whether their number is registered. Consumers may verify their numbers either on the Internet at donotcall.gov, or by using the toll-free number: 1-888-382-1222 (TTY 1-866-290-4236). When using the telephone, consumers must be calling from the number they want to verify.

Additionally, the FTC reminds consumers that the Registry will become available to telemarketers as of September 1 and compliance with the list is required as of October 1. At that point, consumers who registered their telephone numbers prior to August 31, 2003 should experience a reduction in unwanted telemarketing calls.

Consumers whose numbers are on the National Do Not Call Registry may continue to receive calls after October 1 from businesses with which they have an established business relationship, which lasts for 18 months from a consumer's last purchase from or payment to a company, or 3 months from a consumer's inquiry or application to a company. A consumer can request to be placed on the entity-specific do-not-call list of any business, even one with which it has an established business relationship, and this request must be honored. Charitable solicitations, political calls and survey calls are not covered by the National Do Not Call Registry provision, but for-profit telefunders making charitable solicitation calls are required to honor consumer's entity-specific do-not-call requests.

Recipe Corner

Toasted Coconut Coffee Cake

(Makes 2 coffee cakes) 4-½ to 5 cups all-purpose flour; ½ cup sugar; 2 envelopes Fleischmann's RapidRise Yeast; 1-½ teaspoons salt; ½ cup water; ½ cup milk; 1/4 cup butter or margarine; 2 large eggs; 1 cup shredded coconut, toasted*; ½ cup firmly packed light brown sugar; melted butter or margarine; powdered sugar, optional

In a large bowl, combine 1-½ cups flour, sugar, undissolved yeast, and salt. Heat water, milk, and butter until very warm (120 to 130 F). Gradually add to flour mixture. Beat 2 minutes at medium speed of electric mixer, scraping bowl occasionally.

Add eggs and 1 cup flour; beat 2 minutes at high speed. Stir in enough remaining flour to make a soft dough. Knead on lightly floured surface until smooth and elastic, about 8 to 10 minutes. Cover; let rest 10 minutes.

Divide dough in half; roll one half to 12- x 10-inch rectangle. Brush generously with melted butter. Combine coconut and brown sugar; sprinkle evenly over dough. Roll up tightly from long side, as for jelly roll. Pinch seam to seal.

Place, seam side down, on greased baking sheet. Cut 3/4 through dough with sharp knife at 1-½ inch intervals; separate and turn each section on its side, alternating from left to right.

Repeat with remaining dough, butter, and coconut mixture. Cover; let rise in warm, draft-free place until doubled in size, about 1 hour.

Bake at 250 F for 40 minutes.** Remove from baking sheets; cool on wire racks. When completely cooled, wrap tightly with plastic wrap. Store in refrigerator up to 5 days.

When ready to serve, place on ungreased baking sheets. Bake at 375 F for 15 to 20 minutes or until browned. Remove from sheets; cool on wire racks. If desired, sprinkle with powdered sugar.

*How to Toast Coconut: Spread coconut in a thin layer in a shallow baking pan. Bake at 350 F for 5 to 10 minutes or until light brown, stirring frequently. Watch carefully to prevent burning.

**There should be no crust coloration. For more great recipes and baking tips, visit the Web site www.breadworld.com. *NAPS*

Visitacion Valley Police Log

*July 9: 10:18 p.m., 1800 block of Sunnydale Ave., aggravated assault with deadly weapon.

*July 14: 9 a.m., 400 block of Harkness Ave., burglary of residence, unlawful entry.

*July 17: 3 p.m., 100 block of Leland Ave., burglary, store under construction, unlawful entry.

*July 18: 4:30 a.m., 3900 block of San Bruno Ave., burglary, hot prowl, unlawful entry.

*July 19: 3:45 a.m., 000 block of Blythdale Ave., aggravated assault with deadly weapon.

*July 19: 3:30 p.m., 000 block of Delta St., burglary, forcible entry.

*July 19: 11:20 p.m., 000 block of Tucker Ave., burglary, hot prowl, unlawful entry.

*July 21: 4:30 p.m., 500 block of Leland Ave., burglary, forcible entry.

*July 23: 8:30 a.m., 1700 block of Geneva Ave., burglary of residence, forcible entry.

*July 23: 8:50 p.m., 400 block of Argonaut Ave., attempted robbery on street with bodily force.

*July 28: 11:18 p.m., 100 block of Cora St., attempted robbery with gun.

*July 30: 9:53 a.m., 500 block of Sawyer St., aggravated assault with bodily force.

*July 30: 11:51 p.m., 200 block of Hahn St., robbery on street, strongarm.

*Aug. 1: 9:43 p.m., 1900 block of Sunnydale Ave., aggravated assault with deadly weapon.

*Aug. 4: 1:28 a.m., 1100 block of Visitacion Ave., grand theft from locked auto.

*Aug. 4: 6 a.m., Geneva Ave. & Santos St., robbery on street, strongarm.

*Aug. 4: 10:10 p.m., 1400 block of Sunnydale Ave., aggravated assault with gun.

*Aug. 6: 1 p.m., Kelloch Ave. & Schwerin St., grand theft from person.

Grapevine Want Ads

VOLUNTEERS WANTED for VVCC After School Program to tutor children ages 5-14 at one of our 11 sites in the Visitacion Valley area. Interested persons contact Dee Smith, VVCC After School coordinator: (415) 585-2059.

A LITTLE GOES A LONG WAY. The John McLaren Child Development Center seeks in-kind donations for our newly-created lending library: children's books and magazines; small children's furniture; writing and/or art supplies; educational/cultural games or posters. Thank you in advance for your kindness and generosity! Please send all donations to: John McLaren Child Development Center, 2055 Sunnydale Ave., San Francisco, CA 94134. Call 469-4519 if you would like for us to pick-up any materials.

GRAPEVINE DISPLAY ADVERTISING now half off regular rates for a limited time. Full Page: $75; 1/2 Page $40; 1/4 Page $22.50; 1/8 Page $12.50; 1/12 Page $7.50. Discount for three or more insertions. Call (415) 467-9300 for more details. ***Want Ads:*** 20 words for $1. Extra line 50 cents. Ad and payment should be received by 15th of prior month at Visitacion Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

Visitacion Valley Business Directory

Valley business and organization free listings in the 415 area code. Call the Grapevine at (415) 467-9300.

AUTOMOTIVE
BAYSHORE AUTO, 2260 Bayshore Blvd., 467-6130
BAYSHORE SERVICE, 2596 Bayshore Blvd., 239-5239
CHARLIE'S GARAGE, 2550 Bayshore Blvd., 239-7450
T W AUTOMOTIVE (mechanic), 2500 Bayshore Blvd., 585-8281
VALLEY AUTO & TRUCK SUPPLY (Bill Conte), 2520 Bayshore Blvd., 239-5880
BANK
BANK OF AMERICA, 6 Leland Ave., 622-4501
BAKERS
CUNEO BAKERY, 96 Leland Ave., 239-6090
LITTLE OUIAPO BAKE SHOP, 169 Leland Ave., 239-2253
BARBERS
DeMASI'S BARBER SHOP, 35 Leland Ave
THE SHOP (JB), 178 Leland Ave., 239-6709
BEAUTICIANS
ANGEL COIFFURES, 5 Leland Ave., 239-9891
BOOY, SOUL & SPIRIT, 222 Leland Ave., 333-7261
MAY MAY BEAUTY SALON, 60 Leland Ave., 337-9381
MIZ RENA'S SALON, 19 Blanken Ave., 467-3399
NAILS BY JENNY, 50 Leland Ave., 333-6800 *WHO'S BADD*, 224 Leland Ave., 657-3156
BLIND CLEANING
SPEEDY ULTRASONIC BLIND CLEANING (commercial and residential), 1116 Girard St., 467-7506
BOARDING HOUSE
ABLE'S CASA, 850 Rutland St., 333-4664, fax 333-4693
BOOKKEEPERS
AMY ARAGON, PROFESSIONAL BOOKKEEPER, 467-8927
VERNA WALLACE E.A., 2320 Bayshore Blvd., 239-5333
CARPETS
HANSAN INTERIORS, 41 Leland Ave., 333-6382
CASKETS
CASKETORIUM, INC., 93 Leland Ave., 585-3451
CHURCHES
CHURCH OF THE VISITACION, 655 Sunnydale Ave., 239-5950
IGLESIA EL ESPIRITU SANTO, 38 Leland Ave
KOREAN FIRST PRESBYTERIAN CHURCH, 333 Tunnel Ave., 468-1213
RIDGE VIEW UNITED METHODIST CHURCH, 590 Leland Ave., 239-5457
ST. JAMES PRESBYTERIAN CHURCH, 240 Leland Ave., 586-6381
VALLEY BAPTIST CHURCH, 305 Raymond Ave., 467-6055
VISITACION CHINESE BAPTIST CHURCH, 8 Desmond St., 333-4503
COFFEE
HAPPY DONUT, 2600 Bayshore Blvd., 469-5309
PICCOLO PETE'S EUROPEAN COFFEE, 2155 Bayshore Blvd., 467-2442
DAY CARE
CAROUSEL DAY CARE, 261 Hahn St., 469-5353
DENTIST
VISITACION VALLEY DENTAL OFFICE (Albert Kuan, ODS), 37 Leland Ave., 239-5500
DEVELOPERS
GENEVA VALLEY DEVELOPMENT CORP, 333 Schwerin St., 587-7895
ELECTRICAL
TATE ELECTRIC (Joel Tate), 467-4657
FLORISTS
IL FIORE FLOWERS, 2466 San Bruno Ave 468-0145
GARDEN ORNAMENTS
SILVESTRI GARDEN ORNAMENTS, 2635 Bayshore Blvd., 239-5990
GROCERS
E-Z STOR MARKET, 2203 Geneva Ave., 585-9240
FIVE MILE MARKET, 3574 San Bruno Ave., 467-7300
K.C. MARKET, 400 Wilde St., 467-3024
LITTLE VILLAGE MARKET, 1450 Sunnydale Ave., 586-1815
M & M SHORTSTOP, 2145 Geneva Ave., 585-0878
PICCOLO PETE, 2155 Bayshore Blvd., 468-6800
SARI-SARI FOOD STORE, 58 Leland Ave., 239-0580
7-11, 2200 Bayshore Blvd., 468-8646
SHUN LEE MARKET, 2400 Bayshore Blvd., 586-4851
SMITTY'S MARKET, 2610 Bayshore Blvd., 239-5506
SUPER FAIR MARKET, 201 Leland Ave., 239-6856
TEDDY'S MARKET, 298 Teddy Ave
VALLEY SUPER MARKET, 65 Leland Ave., 239-7520
HERBS
SAN ON HERBS, 33-A Leland Ave 333-7469
HYPNOTHERAPY
VALERIE HABEGGER-HYPNOTHERAPY, 371 Teddy Ave., 468-5631
INSURANCE
ROBERT LEHMAN, CLTC, CMFC, 333-0850
ALICE L. WONG, 160A Leland Ave., 337-8811
KITCHEN CABINETS
LEE CHANG INTERNATIONAL, INC., 25 Leland Ave., 333-2730, fax 333-1706
LAUNDRY/CLEANERS
BAY WASH, 44 Leland Ave
CITY WASH INTERNATIONAL, 83 Leland Ave., 333-9467
COIN WASH & DRY LAUNDRY, 186 Leland Ave
FORTY-NINER CLEANERS, 51 Leland Ave., 239-6418
LELAND AVENUE CLEANERS, 151 Leland Ave., 586-1412
VALLEY LAUNDRY, 90 Leland Ave
VISITACION VALLEY LAUNDRY, 108 Leland Ave., 239-9030
LEARNING
3-N-1 LEARNING ACADEMY, 240 Leland Ave., 584-8555
VISITACION VALLEY COMMUNITY BEACON CENTER, 450 Raymond Ave., 452-4907
VISITACION VALLEY FAMILY SCHOOL, 325 Leland Ave., 585-9320
LIBRARY
VISITACION VALLEY BRANCH, 45 Leland Ave., 239-5270
LODGING
THRIFTLODGE, 2011 Bayshore Blvd., 467-8811
MANUFACTURER
NATIONWIDE PAPER, 345 Schwerin St., 586-9160
MEDICAL
AMERICAN RED CROSS, BAY AREA CHAPTER, 1704 Sunnydale Ave., 584-3620
HAWKINS VILLAGE MEDICAL CLINIC (Dept. of Public Health), 333 Schwerin St., Appointments: 715-0310
OR SAM HO, MD, 9 Silliman St. No. 4, 337-6135
NORTH EAST MEDICAL SERVICES, LELAND AVENUE, 82 Leland Ave., 391-9686 (ask for Leland Avenue clinic)
PORTOLA FOOT & ANKLE CLINIC (Dr. Divyang Patel) 2858 San Bruno Ave. 467-7500
NOTARY
ROYAL PACIFIC MORTGAGE & REALTY, 46 Leland Ave., 333-4900
ORGANIZATIONS
ASIAN PACIFIC AMERICAN COMMUNITY CENTER, 2442 Bayshore Blvd., 587-2689
GENEVA TERRACE PROPERTY OWNERS ASSOCIATION, 60 Burr Ave., 584-2700
GIRLS AFTER SCHOOL ACADEMY, 2050 Sunnydale Ave., 333 Schwerin St., 584-4044
JOHN KING SENIOR COMMUNITY, 500 Raymond Ave., 239-6233
LELAND HOUSE, 141 Leland Ave., 405-2000
ROCK (Real Options for City Kids), 590 Leland Ave., 333-4001
VISITACION VALLEY SENIOR CENTER, 66 Raymond Ave., 467-4499
PHARMACY
VISITACION VALLEY PHARMACY, 100 Leland Ave., 239-5811
PHOTOGRAPHER
WALTER CORBIN PHOTOGRAPHY (freelance), 435 Sawyer St., 587-9471, fax 337-8620
PLUMBING
MARK VOELKER PLUMBING, 99 Arleta Ave., 467-7401
POST OFFICE
VISITACION USPO, 68 Leland Ave., (800) 275-8777
REAL ESTATE
Cathy Kline Saunders, (Zephyr Real Estate), 215 West Portal Ave 731-5011 ex. 163
RESTAURANTS
CUFF'S BAR-B-Q & SEAFOOD, 2177 Bayshore Blvd. 330-0736, Fax 330-9813
G & L BAKERY & RESTAURANT, 198 Leland Ave., 239-6283
SUN FAI RESTAURANT, 30 Leland Ave., 587-2763
LUAN FAT BAKERY, 110 Leland Ave., 585-1167
RUSSIA HOUSE, 2011 Bayshore Blvd., 467-0252
SHIREL'S SOUL FOOD, 107 Leland Ave., 239-5141
TWO JACK'S RESTAURANT, 167 Leland Ave., 337-0433
Y & G RESTAURANT, 73 Leland Ave., 469-5686
SELF-DEVELORMENT
DYNAMIC DEVELOPMENTS (Marpne Ann Williams, CEO, Career and Self-Enhancements Specialist) 467-7608
SERVICE PROVIDERS
THE VILLAGE, 333 Schwerin St., 239-5045
VISITACION VALLEY BILINGUAL EDUCATION, SUPPORTIVE SERVICES & TRAINING (VVBESST), 120 Leland Ave., 586-7347
VISITACION VALLEY COMMUNITY CENTER (VVCC), 50 Raymond Ave., 467-6400
VVCC FAMILY & COMMUNITY SERVICES CENTER, 161 Leland Ave., 586-6998. Fax 586-8027
VISITACION VALLEY JOBS, EDUCATION AND TRAINING (VVJET), 333 Schwerin St., 239-2866
SIGNS
SMITH'S SIGNS 153 Leland Ave 333-2700
TAVERN
THE CLUB HOUSE, 25 Blanken Ave
TELEPHONE
O & A WIRELESS, 78 Leland Ave 452-4139
VIDEO
SIN FUNG VIDEO, 144 Leland Ave 586-1038

Think Twice Before Using Your Home as Collateral for a Loan

From Page 3

*Ask if any of the loan terms you were promised before closing have changed. Don't sign a loan agreement if the terms differ from what you understood them to be. For example, a lender should not promise a specific APR and then - without good reason - increase it at closing. If the terms are different, negotiate for what you were promised. If you can't get it, be prepared to walk away and take your business elsewhere.

*Before leaving the lender, make sure you get a copy of the documents you signed. They contain important information about your rights and obligations.

*Don't initial or sign anything saying you're buying voluntary credit insurance unless you really want to buy it.

4. After Closing

Having second thoughts about the loan? The Truth in Lending Act gives most home equity borrowers at least three business days after closing to cancel the deal. This is known as your right of "rescission." In some situations (ask your attorney), you may have up to three years to cancel. To rescind, you must notify the creditor in writing. Make sure you document your rescission. Send your letter by certified mail, and request a return receipt. That will allow you to document what the creditor received and when. Keep copies of your correspondence and any enclosures. After you rescind, the lender has 20 days to return the money or property you paid to anyone as part of the credit transaction and release any security interest in your home. Remember that you must then offer to return the creditor's money or property, which may mean getting a new loan from another lender.

High-Rate, High-Fee Loans

The Home Ownership and Equity Protection Act (HOEPA) may give you additional rights if your loan is a home equity loan, second mortgage or refinance secured by your principal residence and if:

*The loan's APR exceeds by more than 8 percent the rate on a Treasury note of comparable maturity on a first mortgage, or the loan's APR exceeds by more than 10 percent the rate on a Treasury note of comparable maturity on a second mortgage.

*The total fees and points at or before closing exceed $488 or 8 percent of the total loan amount, whichever is larger. (The $488 figure is for 2003 and is adjusted annually.) Credit insurance premiums written in connection with the loan count as fees for this purpose.

If HOEPA applies:

*A lender may not engage in a pattern or practice of lending based on home equity without regard to the borrower's ability to repay the loan.

*You must get certain disclosures from the lender at least three business days before closing.

*Your lender cannot make a direct payment to a home improvement contractor.

*Certain loan terms are illegal - such as most prepayment penalties and increased interest rates at default.

*In most situations, your loan cannot have a balloon payment due in less than five years.

*Due-on-demand clauses may not be used unless the consumer defaults.

*A lender that has made a HOEPA loan to a borrower generally may not refinance that loan into another HOEPA loan within the first year.

*Your lender may not call a one-time loan a line of credit.

A high-rate or high-fee loan might be right for you, but be aware that it has risks. It is an extremely expensive way to borrow money. You could lose your home if you can't make the payments.

Where to Complain

If you think your lender has violated the law, you may wish to contact the lender or loan servicer to register your concerns. At the same time, you may want to contact an attorney, your state Attorney General's office or banking regulatory agency, or the Federal Trade Commission.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

For More Information

The American Association of Retired Persons has information about predatory lending. You can access information by phone: toll-free 1-800-424-3410; by mail: AARP, 601 E Street, NW, Washington, DC 20049; or on the Web: www.aarp.org/consumerprotect-homeloans.

Those Convenient Payday Loans Could Quickly Add Up to Become Costly Cash

"I just need enough cash to tide me over until payday."

"Get cash until payday! . . . $100 or more . . . Fast."

The ads are on the radio, television, the Internet, even in the mail. They refer to payday loans - which come at a very high price.

Check cashers, finance companies and others are making small, short-term, high-rate loans that go by a variety of names: payday loans, cash advance loans, check advance loans, post-dated check loans or deferred deposit check loans.

Usually, a borrower writes a personal check payable to the lender for the amount he or she wishes to borrow plus a fee. The company gives the borrower the amount of the check minus the fee. Fees charged for payday loans are usually a percentage of the face value of the check or a fee charged per amount borrowed - say, for every $50 or $100 loaned. And, if you extend or "roll-over" the loan - say for another two weeks - you will pay the fees for each extension.

Under the Truth in Lending Act, the cost of payday loans - like other types of credit - must be disclosed. Among other information, you must receive, in writing, the finance charge (a dollar amount) and the annual percentage rate or APR (the cost of credit on a yearly basis).

A cash advance loan secured by a personal check - such as a payday loan - is very expensive credit. Let's say you write a personal check for $115 to borrow $100 for up to 14 days. The check casher or payday lender agrees to hold the check until your next payday. At that time, depending on the particular plan, the lender deposits the check, you redeem the check by paying the $115 in cash, or you roll-over the check by paying a fee to extend the loan for another two weeks. In this example, the cost of the initial loan is a $15 finance charge and 391 percent APR. If you roll-over the loan three times, the finance charge would climb to $60 to borrow $100.

Alternatives to Payday Loans

There are other options. Consider the possibilities before choosing a payday loan:

*When you need credit, shop carefully. Compare offers. Look for the credit offer with the lowest APR - consider a small loan from your credit union or small loan company, an advance on pay from your employer, or a loan from family or friends. A cash advance on a credit card also may be a possibility, hut it may have a higher interest rate than your other sources of funds: find out the terms before you decide. Also, a local community-based organization may make small business loans to individuals.

*Compare the APR and the finance charge (which includes loan fees, interest and other types of credit costs) of credit offers to get the lowest cost.

*Ask your creditors for more time to pay your bills. Find out what they will charge for that service - as a late charge, an additional finance charge or a higher interest rate.

*Make a realistic budget, and figure your monthly and daily expenditures. Avoid unnecessary purchases - even small daily items. Their costs add up. Also, build some savings - even small deposits can help - to avoid borrowing for emergencies, unexpected expenses or other items. For example, by putting the amount of the fee that would be paid on a typical $300 payday loan in a savings account for six months, you would have extra dollars available. This can give you a buffer against financial emergencies.

*Find out if you have, or can get, overdraft protection on your checking account. If you are regularly using most or all of the funds in your account and if you make a mistake in your checking (or savings) account ledger or records, overdraft protection can help protect you from further credit problems. Find out the terms of overdraft protection.

*If you need help working out a debt repayment plan with creditors or developing a budget, contact your local consumer credit counseling service. There are non-profit groups in every state that offer credit guidance to consumers. These services are available at little or no cost. Also, check with your employer, credit union or housing authority for no- or low-cost credit counseling programs.

*If you decide you must use a payday loan, borrow only as much as you can afford to pay with your next paycheck and still have enough to make it to the next payday.

For More Information

If you believe a lender has violated the Truth in Lending Act, file a complaint with the FTC.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

Family/Community Services Center

Visitacion Valley Community Center, Inc.

Parent Support Group
10:30 to 11:30 a.m.
Fourth Saturday of Each Month

Fathers' Support Group
11 a.m. to 12 noon
Third Friday of Each Month

at 161 Leland Avenue

Meet and Eat at 50 Raymond Avenue
Friday, September 26 from 5:30 to 6:30 p.m.
Parents will socialize, meet with other families, learn about services available and give input about services they would like to see available. Games provided for children 0-5 years. Please sign up your children or contact Meriam T. Abalos, Coordinator at 586-6998.

Free Neighborhood Grocery Pantry Distribution every Friday from 2:45 to 4 p.m. at 161 Leland Ave.

Stress Reduction and Anger Management Workshop on September 5 from 7 to 8 p.m. at 325 Leland Ave.

Nutrition Workshop on September 18 from 10:30 to 11:30 a.m. at 161 Leland Ave.

We need clothes, toys, books and donations for children.

Programs are open to African-Americans, Latino/Hispanics and Asian Pacific Islanders: Chinese, Filipino, Vietnamese, Samoan and all interested groups of people.

For more information on workshops and activities, please contact the following staff members at (415) 586-6998:
Meriam T. Abalos, Coordinator
Jamaica J. Stephenson
Marianna Y. Chan
Stan Zuni

E Mail:
vvcsc@aol.com
abalosmeriam30@aol.com

161 Leland Avenue **(415) 586-6998** **Fax 586-8027**